

Certificate Number: 15317-NJ-DE-033489311

Bankruptcy Case Number: 19-27530



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 1, 2019, at 8:03 o'clock AM PDT, Charles Specht completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 1, 2019 By: /s/Jane Alba

Name: Jane Alba

Title: Counselor